

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of the Office Financial and Insurance Services

In the matter of:

James A. Sargent

Enforcement Case No. 03-1124

Respondent

_____ /

**Issued and entered
on March 10, 2004
by Linda A. Watters, Commissioner**

CONSENT ORDER AND STIPULATION

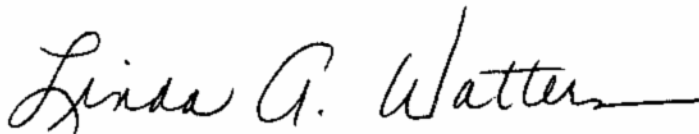
A. Findings of fact and conclusions of law

Respondent violated the Michigan Insurance Code (Code) as set forth in the Notice of Opportunity to Show Compliance (NOSC) issued in this matter. Respondent has made full restitution to all parties named in the NOSC.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Sections 1207(1) and 1239(h) of the Code.
2. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services, a civil fine in the amount of one thousand dollars (\$1,000.00). This fine shall be paid within one hundred twenty (120) days of the date of entry of this order. Failure to pay this fine will result in **automatic revocation** of Respondent's license and authority.



Linda A. Watters
Commissioner